

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s):	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: Eastern District	Case Number: 99-20691	Date Filed: 2/19/99	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Michael T. Jacob
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 18, 2004

Date

X James R. Leonard, Jr.
Signature of Attorney

Signature of Attorney for Debtor(s)

James R. Leonard, Jr.

Printed Name of Attorney for Debtor(s)

Firm Name

232 East Orange Street

Address

Lancaster, Pa 17602 -2962

717-397-6237 (fax 717-394-0543)

Telephone Number

May 18, 2004

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X James R. Leonard, Jr.
Signature of Attorney for Debtor(s)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



UNITED STATES BANKRUPTCY COURT

EASTERN

DISTRICT OF PENNSYLVANIA

In re MICHAEL T. HART

Debtor(s)

Case No.

(If Known)

CHAPTER 13 PLAN

(If this form is used by joint debtors wherever the word "debtor" or words referring to debtor are used they shall be read as if in the plural.)

1. The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor — debtor's employer shall pay to the trustee the sum of \$ 610.00 ~~XXXXXX XXXXXX XXXXXX XXXXXX XXXXXX~~ monthly for a period of 58 months (Total: \$35,380.00)

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

Debtor shall make the regular post-petition payments on the secured claim of Franklin Credit Mgmt Corp directly. Trustee shall pay the arrearages on said claim through the Plan. Trustee shall pay the secured claims of Lancaster County Tax Claim Bureau and LASA through the Plan. The judicial lien of The Dering Group shall be avoided, and the same treated as an unsecured claim.

(c) Subsequent to — pro rata with dividends to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows:

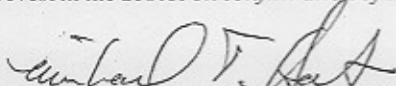
All funds paid in to the Plan which are not distributed pursuant to subparagraphs (a) and (b) above shall be distributed pro-rata to unsecured creditors which file allowed claims

3. The following executory contracts of the debtor are rejected:

n/a

Title to the debtor's property shall revert in the debtor on confirmation of a plan — upon dismissal of the case after confirmation pursuant to 11 U.S.C. §350.

Dated: May 18, 2004


Debtor

Debtor

Acceptances may be mailed to.....

Post Office Address

FORM B6-Cont.
(6/90)

UNITED STATES BANKRUPTCY COURT

EASTERN District of PENNSYLVANIA

In re _____
DebtorCase No. _____
(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	yes	1	\$ 268,000		
B - Personal Property	yes	1	\$ 12,940		
C - Property Claimed as Exempt	yes	1			
D - Creditors Holding Secured Claims	yes	1		\$ 278,900	
E - Creditors Holding Unsecured Priority Claims	yes	1		\$ -0-	
F - Creditors Holding Unsecured Nonpriority Claims	yes	1		\$ 20,900	
G - Executory Contracts and Unexpired Leases	yes	1/2			
H - Codebtors	yes	1/2			
I - Current Income of Individual Debtor(s)	yes	1			\$ 4,118
J - Current Expenditures of Individual Debtor(s)	yes	1			\$ 3,502
Total Number of Sheets of ALL Schedules ➤		9			
Total Assets ➤			\$ 280,940		
Total Liabilities ➤				\$ 299,800	

In re:

Debtor(s)

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
residence at 108 Sandstone Drive, Willow Street, Pa	fee simple		268,000.00	278,100

Total ->

\$ 268,000.00

(Report also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Bank of Lancaster County, Checking account		400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings including audio, video and computer equipment.		usual items of household goods, furniture and furnishings		2,840.00
5. Books, pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.		clothing		340.00
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				

FORM B6C
(6/90)In re _____
DebtorCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1991 GMC Suburban	522(d)(2)	1,500	1,500
household goods & clothing	522(d)(3)	3,180	3,180
cash, 1984 VW Rabbit, 1978 Kawasaki motorcycle, 1963 boat	522(d)(5)	1,600	1,600
equity in residence	522(d)(1)	17,500	268,000